

Private Car Insurance (Add-on Cover)

# Enhance Your Car Insurance with Complete Coverage



The benefit(s) payable under eligible product is(are) protected by PIDM up to limits. Please refer to PIDM's TIPS Brochure or contact Etiqa General Insurance Berhad or PIDM (visit [www.pidm.gov.my](http://www.pidm.gov.my)). | Member of PIDM

## Car Add-On Cover

Your car insurance only covers for theft and accidents. Etiqa offers a wide range of additional benefits that you can add-on, for well-rounded coverage, when you purchase your car insurance.

### Damage by the Public or Weather



#### **Risks of Flood and Extreme Weather**

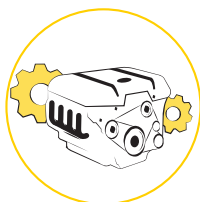
Covers loss or damage to your car due to flood, thunderstorm, landslide and more.



#### **Riots**

Covers loss or damage to your car in the event of strikes, riots and civil commotions.

### Maintain Like New



#### **Brand New Spare Parts**

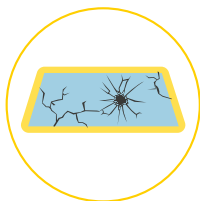
Get brand new parts for car spare parts damaged in an accident at no extra charge, if your car is older than 5 years.



#### **New Coat of Paint**

Spray paint the whole car, not just the damaged section, for cars aged 10 years and below.

## Protect Your No Claim Discount (NCD)



### **Windscreen Cover**

Covers the cost of repairs for windscreen cracks.

## Personal Accident Cover



### **Driver and Passengers Cover**

Covers medical expenses, death or disability of the driver and passengers.

## Cash Payout



### **Child Car Seat**

Get reimbursements of up to RM500 to repair or replace your child car seat(s) which have been damaged due to accident, flood, fire or theft of your car.



### **Smart Key Replacement**

Get cash of up to RM3,000 to replace your car smart key should it be lost, stolen, or damaged.

## Cash Payout



### Accident Cash

Get cash in addition to claims payout should you get into an accident.



### Loss of Use of Car

Get paid when your car is in the workshop for accident repairs with the following:

	Compensation for Loss of Use (CLU)	Compensation for Assessed Repair Time (CART)
Benefits paid	Based on the duration that your car is laid up in the workshop	Based on assessed repair time by the Adjuster
Maximum cash payout per day	RM200	RM200
Maximum number of days	10 days	21 days

*Note: Terms and conditions apply.*



**Etiqua Online 1300 13 8888**  
**[www.etiqua.com.my](http://www.etiqua.com.my)**



Underwritten by:

**Etiqua General Insurance Berhad** (197001000276)

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